

Instructions to member

You may be eligible to purchase creditable service for your Massachusetts public school substitute, temporary or part-time teaching or tutoring service. If you are interested in purchasing this credit, please:

- 1) **Complete** Parts 1 through 3, below.
- 2) **Contact** the payroll or business office of the school district at which you rendered this service, and ask a representative to complete Part 4 and return the form to you.
- 3) **Send** your completed form to either our main or Springfield office.

If you have any questions, please contact a Member Services representative in our main or Springfield office.

M T R S U S E O N L Y

MS

1 Member information

Social Security number MTRS Member number, if known

Name First MI Last

Former/maiden name Not applicable

Home address

..... City State ZIP Country

Home phone () E-mail

MTRS membership status As of (date of application): Active Inactive

2 Your Massachusetts substitute, temporary or part-time service

Name of school district

School district's address

..... City State ZIP Country

Phone () Fax ()

Website address, if any (URL) E-mail

Approximate period of your service. . From To

What was your position title
at that time (e.g., teacher)?

Did you render substitute, temporary or part-time
service in any other Massachusetts school districts? No Yes If yes, for our processing purposes, are you applying
to purchase that other service at this time? No Yes

3 Your statement and signature

Please confirm my eligibility to purchase my Massachusetts substitute, temporary or part-time school service. I understand that if I wish to purchase this service, I will have to pay the total amount due by my date of retirement from the MTRS. I hereby certify under the penalties of perjury that the information I have provided here is true to the best of my knowledge.

Signature

Date

If you anticipate retiring
within the next six months,
please indicate the
approximate date:

SEE NEXT PAGE FOR PART 4, WHICH MUST BE COMPLETED! → →

Name of applicant: _____

Social Security number: _____

4 Service and salary verification (to be completed by payroll officer)

Instructions to the payroll officer: The member of the Massachusetts Teachers' Retirement System named on page 1 of this application form has applied to purchase credit for his or her service rendered in your school. At this time, the member and the MTRS respectfully request that you please:

- 1) **Verify** that the applicant was employed in your public school during the period as indicated on page 1 of this form.
- 2) **Report** the applicant's employment details as requested below.

If you have any questions, please feel free to contact an MTRS Member Services representative in our main office, at 617-679-MTRS. After you have completed this section, please return the form to the applicant for forwarding to us. Thank you for your assistance!

a) During the applicant's period of substitute, temporary or part-time service, below, did he or she contribute to any MA contributory retirement system? ☐ Yes ☐ No

If "yes," please identify the system

b) Please report the applicant's service with your school. Please list the service in chronological order, beginning with the oldest service and ending with the most recent service. Please report ALL past substitute, temporary or part-time service with your district.

■ SERVICE RENDERED ON A DAILY OR HOURLY BASIS

Month/year in which service was rendered	Member's position title	Number of DAYS worked	Daily rate	OR	Number of HOURS worked	Hourly rate	Actual gross amount paid
/ /			\$			\$	\$
/ /			\$			\$	\$
/ /			\$			\$	\$
/ /			\$			\$	\$

If necessary, please list additional service on the following page and check this box. ☐

■ SERVICE PAID ON AN ANNUAL RATE (RENDERED UNDER THE TERMS OF AN ANNUAL CONTRACT)

Period during which service was rendered From To	Member's position title	Number of days worked	Employment status % of full-time	Annual contract rate	Actual gross amount paid
/ / / /			%	\$	\$
/ / / /			%	\$	\$
/ / / /			%	\$	\$
/ / / /			%	\$	\$

I certify that the information I have provided above is true and accurate to the best of my knowledge.

Signature Date

Name (please print)

Title.....

Name of school

Address.....

Phone Fax

Website address (URL)..... E-mail

Social Security number: _____

MA substitute, temporary or part-time service

4

■ SERVICE RENDERED ON A DAILY OR HOURLY BASIS

[illegible]



Members of the Board

David P. Driscoll
*Chairman and
Commissioner of Education*

Timothy P. Cahill
State Treasurer

A. Joseph DeNucci
State Auditor

John A. M. Dow, Jr.

George F. McSherry

Linda M. Ruberto

Ellen T. Hargraves

Executive Director
Joan Schloss

Re: Purchasing creditable service for substitute, temporary or part-time teaching or tutoring service in Massachusetts—Instructions and application form

Dear Member,

Thank you for expressing your interest in purchasing credit for your prior service. If you were employed as a teacher or administrator in a Massachusetts public school on a substitute, temporary or part-time basis, you may be eligible to purchase credit for your teaching or tutoring service. To determine whether you may be eligible to purchase this type of service, please answer these questions:

- 1) **Were you employed as a teacher or administrator in a Massachusetts public school or in any charter school or collaborative, on a substitute, temporary or part-time basis?** ☐ Yes ☐ No
If "yes," please go to Question 2.
- 2) **Was this service rendered as a "consultant"?** ☐ Yes ☐ No
If "no," you may be able to purchase credit for your service.
If "yes," your service is not eligible for purchase, as service rendered as a consultant may not be purchased.

In summary, if you answered "yes" to Question 1 and "no" to Question 2, then you may be eligible to purchase creditable service for your substitute, temporary or part-time Massachusetts public school service. If you wish to apply to purchase this creditable service, it is best if you complete and return your application at least six months before your date of retirement. Service cannot be purchased after the effective date of your retirement.

NOTE: If you were employed as a teacher's aide or assistant, please use our application for "Purchasing creditable service for other Massachusetts public service" to purchase that service.

If you have any questions, please contact a Member Services representative in our main office, at 617-679-MTRS, or our Springfield office, at 413-784-1711. We look forward to helping you through the service purchase process!

Sincerely,

JOAN SCHLOSS, *Executive Director*

Are there any other requirements or restrictions I should know about?

Yes—you may purchase credit for your Massachusetts substitute, temporary or part-time public school teaching or tutoring service, subject to the following restrictions:

- Service rendered as a “consultant” is not eligible for purchase.
- All service that is considered “non-membership” service will be credited on a proportional basis. In other words, if you worked in a 40 percent position, you will receive 40 percent credit upon payment for the service. “Non-membership” service is all service that did not require membership in the MTRS.
- Credit for day-to-day substitute service is based on the number of full days worked, divided by 180 (the number of days in a standard school year).

How can I determine if it makes financial sense for me to purchase all—or just a portion—of my substitute, temporary or part-time school service?

Depending on how much creditable service you will have at the time of retirement, purchasing this service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of the average of your three highest consecutive years’ salaries, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

I have determined that I am eligible to apply for credit for my substitute, temporary or part-time school service. What do I need to do now?

The process is simple. You need to:

- 1) **Complete** the front of the application form (next page).
- 2) **Contact** the payroll or business office of your prior Massachusetts public school district and explain that, for purposes of potentially purchasing your service credit, you need documentation of your service, and that you would like to have a representative complete a portion of your application. Ask this person to complete Part 4 and then return the form to you.

If you are applying to purchase substitute, temporary or part-time service that you rendered in more than one school district, please be sure to complete separate forms for each school district.
- 3) **Make** a copy of your completed application for your records.
- 4) **Submit** your completed application to either our main office or our Springfield office (addresses on form).

What happens after I return my completed application?

We will review your application, verify your eligibility, determine how much service you may purchase, calculate your cost and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

How is the cost of my service purchase calculated?

The cost of purchasing your past service is based on what you would have paid in retirement contributions to the MTRS during the period of your employment—either at the contribution rate that would have been in effect or at your contribution rate, if you were a member of the MTRS prior to rendering your substitute, temporary or part-time service and you left your funds on account with us—plus buy-back interest to date.

EXAMPLE

If you were a long-term substitute teacher from January 1976 to June 1976, a period of 108 days, and you were paid \$6,000, your cost to purchase that period of service would be \$420, plus buy-back interest from June 1976 to the date of your purchase.

	Amount paid for service	\$	6,000
x	Contribution rate of 7%	x	0.07
	Contributions to MTRS for period	\$	420
+	Buy-back interest from June 1976 to date of purchase	+	Interest
	Total purchase cost		Total cost

CONTRIBUTION RATE TABLE

If your service was rendered...	The contribution rate applied is...
Before January 1, 1975	5%
January 1, 1975 through December 31, 1983*	7%
January 1, 1984 through June 30, 1996*	8%
July 1, 1996 through June 30, 2001*	9%
July 1, 2001 or after	11%

* If your service was rendered January 1, 1979 – June 30, 2001, you must also pay an additional 2% contribution on any salary over \$30,000 (the “30-plus” deduction).